

SNAPSHOT of HOME Program Performance--As of 12/31/10
Local Participating Jurisdictions with Rental Production Activities



Participating Jurisdiction (PJ): **Lowell**

State: **MA**

PJ's Total HOME Allocation Received: **\$19,491,450**

PJ's Size Grouping*: **B**

PJ Since (FY): **1992**

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*		
					Group	B	Overall
Program Progress:				PJs in State:	19		
% of Funds Committed	100.00 %	98.07 %	1	96.48 %	100	100	
% of Funds Disbursed	95.99 %	93.46 %	4	89.00 %	87	84	
Leveraging Ratio for Rental Activities	1.33	8.28	18	4.81	15	19	
% of Completed Rental Disbursements to All Rental Commitments***	98.21 %	92.50 %	8	83.25 %	62	54	
% of Completed CHDO Disbursements to All CHDO Reservations***	90.02 %	76.94 %	3	70.99 %	87	85	
Low-Income Benefit:							
% of 0-50% AMI Renters to All Renters	89.43 %	82.18 %	7	81.75 %	71	67	
% of 0-30% AMI Renters to All Renters***	64.65 %	51.37 %	6	45.84 %	84	82	
Lease-Up:							
% of Occupied Rental Units to All Completed Rental Units***	98.19 %	97.78 %	14	96.12 %	39	40	
Overall Ranking:			In State:	8 / 19	Nationally:	75	78
HOME Cost Per Unit and Number of Completed Units:							
Rental Unit	\$29,504	\$28,167		\$27,889	331 Units	25.30 %	
Homebuyer Unit	\$9,347	\$16,610		\$15,632	828 Units	63.40 %	
Homeowner-Rehab Unit	\$22,675	\$15,715		\$21,037	106 Units	8.10 %	
TBRA Unit	\$2,551	\$4,145		\$3,206	41 Units	3.10 %	

* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (59 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (216 PJs)

C = PJ's Annual Allocation is less than \$1 million (284 PJs)

** - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

***. This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Lowell MA

Total Development Costs:
(average reported cost per unit in
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
PJ:	\$53,985	\$87,364	\$26,266
State:*	\$155,501	\$105,212	\$23,795
National:**	\$99,461	\$78,568	\$23,907

CHDO Operating Expenses:
(% of allocation)

PJ: 0.3 %
National Avg: 1.2 %

R.S. Means Cost Index: 1.12

RACE:	Rental %	Homebuyer %	Homeowner %	TBRA %
White:	56.0	51.0	56.2	50.0
Black/African American:	6.5	9.3	13.3	0.0
Asian:	3.4	4.7	7.6	0.0
American Indian/Alaska Native:	0.3	2.7	0.0	0.0
Native Hawaiian/Pacific Islander:	0.0	0.0	0.0	0.0
American Indian/Alaska Native and White:	0.0	0.0	0.0	0.0
Asian and White:	0.0	0.0	0.0	0.0
Black/African American and White:	0.6	0.0	0.0	0.0
American Indian/Alaska Native and Black:	0.0	0.1	0.0	0.0
Other Multi Racial:	0.3	0.1	0.0	0.0
Asian/Pacific Islander:	2.2	8.1	4.8	0.0

ETHNICITY:

Hispanic	30.8	23.6	15.2	50.0
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HOUSEHOLD SIZE:

1 Person:	47.1	21.0	14.3	50.0
2 Persons:	20.9	14.5	19.0	50.0
3 Persons:	16.3	22.5	23.8	0.0
4 Persons:	6.5	19.7	21.0	0.0
5 Persons:	5.5	13.6	12.4	0.0
6 Persons:	2.5	5.1	5.7	0.0
7 Persons:	0.9	2.3	0.0	0.0
8 or more Persons:	0.3	0.8	1.0	0.0

HOUSEHOLD TYPE:

Single/Non-Elderly:	35.4	25.7	18.1	50.0
Elderly:	22.2	3.3	19.0	0.0
Related/Single Parent:	32.0	24.9	18.1	50.0
Related/Two Parent:	7.1	41.9	41.0	0.0
Other:	3.4	3.6	1.0	0.0

SUPPLEMENTAL RENTAL ASSISTANCE:

Section 8:	28.6	3.3 [#]
HOME TBRA:	3.7	
Other:	40.9	
No Assistance:	26.8	

of Section 504 Compliant Units / Completed Units Since 2001 71

* The State average includes all local and the State PJs within that state

** The National average includes all local and State PJs, and Insular Areas

Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



— HOME PROGRAM —
SNAPSHOT WORKSHEET - RED FLAG INDICATORS
 Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Lowell State: MA Group Rank: 75
 (Percentile)
 State Rank: 8 / 19 PJs Overall Rank: 78
 (Percentile)
 Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 77.87%	98.21	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 53.90%	90.02	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	89.43	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 92.09%	98.19	
"ALLOCATION-YEARS" NOT DISBURSED***		> 2.415	0.66	

* This Threshold indicates approximately the lowest 20% of the PJs

** This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

*** Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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